# Case 19-10096-mdc Doc 115 Filed 09/10/20 Entered 09/11/20 00:43:58 Desc Imaged Certificate of Notice Page 1 of 3

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Chitra Sethuraman Debtor Case No. 19-10096-mdc Chapter 7

TOTALS: 0, \* 1, ## 0

### **CERTIFICATE OF NOTICE**

District/off: 0313-2 User: Antoinett Page 1 of 2 Date Rcvd: Sep 08, 2020 Form ID: 210U Total Noticed: 29

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 10, 2020.
db
                  +Chitra Sethuraman, 7448 Rhoads Street, Philadelphia, PA 19151-2922
                  Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
14268797
14279462
                  6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
+Citicards Chna, Citi Bank, PO Box 6077, Sioux Falls, SD 57117-6077
+LoanDepot.com, LLC, c/o ALEXANDRA T. GARCIA, McCabe, Weisberg & Conway, P.C., 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
14255096
14269510
14272061
                  +Philadelphia Gas Works,
                                                  800 W Montgomery Avenue,
                                                                                  Philadelphia Pa 19122-2898,
                    Attn: Bankruptcy Dept 3F
                  +Police & Fire Federal Credit Union, 1 Greenwood Square Office Park, 3333 Street Rd.,
14255098
                     Bensalem, PA 19020-2022
                 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
14255100
                  (address filed with court: Toyota Financial Services, Attn: Bankruptcy,
                                                                                                              PO Box 8026.
                    Cedar Rapids, IA 52409)
14272674
                  +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
                  +Toyota Motor Credit Corporation,
                                                             C/O KML Law Group, 701 Market Street Suite 5000,
14377339
                    Philadelphia, PA. 19106-1541
14255101
                  +Visa Dept Store National Bank/Macy's,
                                                                   Attn: Bankruptcy,
                                                                                             PO Box 8053,
                                                                                                               Mason, OH 45040-8053
                  +loanDepot.com, LLC, c/o Cenlar FSB, 425 Phillips Blvd
+loanDepot.com, LLC, c/o McCabe, Weisberg & Conway, LLC,
                                                                  425 Phillips Blvd,
                                                                                             Ewing, NJ 08618-1430
14288361
14269308
                                                                                             Suite 1400,
                    123 South Broad Street, Philadelphia, PA 19109-1060
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                   City of Philadelphia Law Dept.,
                                                             Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
                    Philadelphia, PA 19102-1595
                   E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 09 2020 04:15:52
smq
                     Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
                     Harrisburg, PA 17128-0946
                  +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 09 2020 04:16:08
                                                                                                            U.S. Attorney Office,
sma
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
E-mail/Text: megan.harper@phila.gov Sep 09 2020 04:16:17 CITY OF PHILADELPHIA,
Tax & Revenue Unit, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, Major Tax Litigation Division,
cr
                    Philadelphia, PA 19102-1595
                  +E-mail/PDF: gecsedi@recoverycorp.com Sep 09 2020 04:16:54
                                                                                               Synchrony Bank
cr
                    c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14412264
                   E-mail/Text: megan.harper@phila.gov Sep 09 2020 04:16:17 CITY OF PHILADELPHIA,
                    c/o Pamela Elchert Thurmond, Tax & Revenue Unit, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, Major Tax Litigation Division, Philadelphia, PA 19102-159
14341635
                   E-mail/Text: megan.harper@phila.gov Sep 09 2020 04:16:17
                    CITY OF PHILADELPHIA LAW DEPARTMENT, TAX & REVENUE UNIT, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA
                                                                                               BANKRUPTCY GROUP, MSB,
                  1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1595
+E-mail/Text: bankruptcy@cavps.com Sep 09 2020 04:16:06 Cavalry Pon
                                                                                          Cavalry Portfolio Services,
14255094
                  Attn: Bankruptcy Department, 500 Summit Lake, Ste 400, Valhalla, NY 10595 +E-mail/Text: bankruptcy@cavps.com Sep 09 2020 04:16:06 Cavalry SPV I, LLC,
                                                                                            Valhalla, NY 10595-2322
14255889
                    500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14255095
                   E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 09 2020 04:16:55
                                                                                                             Chase Card Services,
                     Correspondence Dept, PO Box 15298, Wilmington, DE 19850
                  +E-mail/Text: bknotification@loandepot.com Sep 09 2020 04:16:30 Attn: Bankruptcy Dept, 26642 Towne Center Dr, Foothill R.
14255097
                                                                                                     Loandepo.com,
                                                                                 Foothill Ranch, CA 92610-2808
14262964
                  +E-mail/Text: bankruptcydpt@mcmcg.com Sep 09 2020 04:16:00
                                                                                               MIDLAND FUNDING LLC,
                    PO Box 2011, Warren, MI 48090-2011
                   E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 09 2020 04:17:11
14281771
                  Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 09 2020 04:16:58
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14255450
14255099
                  +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 09 2020 04:16:44
                  14412058
                                                                                                                TOTAL: 16
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,
14285660*
                                                                                                                  Norfolk VA 23541)
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## Imaged Certificate of Notice Page 2 of 3

District/off: 0313-2 User: Antoinett Page 2 of 2 Date Rcvd: Sep 08, 2020 Form ID: 210U Total Noticed: 29

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2020 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2020 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor LoanDepot.com, LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com

ANN E. SWARTZ on behalf of Creditor LoanDepot.com, LLC ecfmail@mwc-law.com,

ecfmail@ecf.courtdrive.com ANNE M. AARONSON on behalf of Creditor POLICE AND FIRE FEDERAL CREDIT UNION

aaaronson@dilworthlaw.com,

mdolan@dilworthlaw.com;cchapman-tomlin@dilworthlaw.com;mferrier@dilworthlaw.com

BRAD J. SADEK on behalf of Debtor Chitra Sethuraman brad@sadeklaw.com, bradsadek@gmail.com on behalf of Creditor LoanDepot.com, LLC ecfmail@ecf.courtdrive.com
THURMOND on behalf of Creditor CITY OF PHILADELPHIA pamela.thurmond@phila.gov, LAUREN MOYER

PAMELA ELCHERT THURMOND on behalf of Creditor karena.blaylock@phila.gov

REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation

bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com, philaecf@gmail.com YONIT A. CAPLOW on behalf of Creditor POLICE AND FIRE FEDERAL CREDIT UNION

 $\verb|ycaplow@dilworthlaw.com|, cchapman-tomlin@dilworthlaw.com|,$ 

cct@dilworthlaw.com; mdolan@dilworthlaw.com

TOTAL: 11

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#### UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

In Re: Chitra Sethuraman

Case No: 19–10096–mdc

Debtor(s)

Dated: 9/8/20

#### CLERK'S NOTICE RE: PRESUMPTION OF ABUSE

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

For The Court

Timothy B. McGrath Clerk of Court